

**Testimony for Insurance and Real Estate Committee regarding HB 5443, An Act Concerning the Use of the Breed of Dog as an Underwriting Factor for Homeowners and Tenants Insurance Policies**

March 1, 2016

Data on breed-specific bite frequency: Any breed may bite, and most studies find some variation in bite propensity among different breeds. However, general agreement exists that all such data are seriously flawed. Among the reasons are difficulty in determining breed, inadequacies in reporting bites, and not knowing how many dogs of various breeds reside in a given locale. The main finding from these studies is that the breeds that most commonly bite are, as would be expected, the most common breeds. Of additional relevance, a German study reported that 95% of dogs considered to be of a “dangerous breed” reacted appropriately in mandated temperament tests, a percentage similar to the percentage in “friendly breeds.” Thus, little evidence exists to indict certain breeds, but certainly more study is needed.

Data from locales with breed restrictions: Most studies of the frequency of bites in locales that have enacted restrictions on certain breeds have not shown reductions in the frequency of bites or changes in the distribution of breeds involved. For instance, a Canadian study published in 2013 found no difference in the incidence of dog bites between municipalities with and without breed-specific legislation. In 2008 the Dutch government repealed a 15-year nationwide ban on pit bulls after a government study showed it to be ineffective. Denver enacted breed-specific legislation in 1989, but Denver has actually since experienced a higher rate of hospitalizations from dog bites than nearby Boulder. In Spain a Dangerous Dog Act was enacted in 2000. Studies undertaken before and after the enactment of this Act found no difference in the distribution of dog breeds involved in bites. Fewer than 4% of dog bites in each time period involved dogs on the dangerous breed ban list.

The American Veterinary Society of Animal Behavior, in a 2014 position paper, reached a similar conclusion: “breed-specific legislation... is ineffective and can lead to a false sense of community safety as well as welfare concerns for the dogs identified (often incorrectly) as belonging to specific breeds.”

Base decisions on data, not preconceived notions: Decisions and policies should be based on evidence, not on biases and isolated case reports. There appears to be little evidence to support the insurance industry’s desire to use breed as a basis for denying homeowner’s insurance, although high-quality studies in this area are needed. Labeling an entire breed as dangerous because of the actions of a few “bad actors” does not make sense.

Reducing the frequency of dog bites: Finally, experts suggest the following measures to reduce the frequency of dogs bites: (1) preventing aggressive dogs from breeding; (2) socializing young puppies appropriately; (3) promoting responsible pet ownership in which dogs receive adequate care, training, and exercise; (4) maintaining control of dogs at all times, and (5) encouraging appropriate behavior of people interacting with dogs, especially adequate supervision of children. For instance, the city of Calgary (Canada) instituted extensive dog safety public awareness and education programs, and between 1985 and 2012 there was a 50% reduction in the dog aggression reporting rate. It was found that just an hour of dog safety training in second and third grades can reduce attack in young people by

80%. Thus, many more effective options are available to reduce the frequency of dog bites than discriminating against entire breeds.

In conclusion, available evidence suggests that it would be in no one's interest, including the insurance industry's interest, to permit the use of breed of dog as an underwriting factor for homeowners and tenants insurance policies. Please vote to support this legislation to prohibit such discrimination.

Jennifer Kelsey  
100 White Birch Drive  
Guilford